

IN THE CLAIMS:

The following **Listing of Claims** will replace all prior versions and listings of claims in the application:

1. *(Canceled).*

2. *(Canceled).*

3. *(Currently Amended)* A method for valuing financial asset services related to a loan comprising the steps of:

~~determining a financial asset value by totaling an amount paid in the past and an amount payable in the future by at least one debtor to at least one creditor in connection with a single financial account;~~

~~creating~~ identifying a service provider who is responsible for at least collection of a plurality of payments from ~~the~~ a debtor to a creditor in connection with a financial account and for making a plurality of payments to the creditor; and

~~determining a financial asset services value as a percentage of the financial asset value principal and interest associated with the financial account.~~

4. *(Currently Amended)* A method for valuing a financial asset service agreement related to a loan comprising the steps of:

~~determining a financial asset value by totaling an amount paid in the past and an amount payable in the future by at least one debtor to at least one creditor in connection with a single financial account;~~

~~creating~~ identifying a service provider who is responsible for at least collection of a plurality of payments from ~~the~~ a debtor to a creditor in connection with a financial account and for making a plurality of payments to the creditor;

~~determining a financial asset services value as a percentage of the financial asset value principal and interest associated with the financial account; and~~

determining a value of an agreement to perform financial asset services in exchange for the financial asset services value wherein a cost of providing financial asset services is subtracted from the financial asset services value.

5. *(Canceled)*.

6. *(Canceled)*.

7. *(Original)* The method for valuing financial asset services as claimed in claim 3 wherein said financial asset is a mortgage loan.

8. *(Original)* The method for valuing a financial asset service agreement as claimed in claim 4 wherein said financial asset is a mortgage loan.

9. *(Canceled)*.

10. *(Canceled)*.

11. *(Original)* The method for valuing financial asset services as claimed in claim 3 wherein said financial asset is a credit card account.

12. *(Original)* The method for valuing a financial asset service agreement as claimed in claim 4 wherein said financial asset is a credit card account.

13. *(Canceled)*.

14. *(Canceled)*.

15. *(Canceled)*.

16. *(Canceled)*.